



Tropical Storm Barry: FEMA and Additional Storm-Related Resources

July 12, 2019

Introduction

This Insight provides a brief overview of emergency and major declarations and federal assistance programs potentially available to those affected by Tropical Storm Barry. It also lists resources for forecast information, hurricane and flooding information, and selected Congressional Research Service reports on federal emergency management policy.

The National Oceanic and Atmospheric Administration (NOAA) has issued watches and warnings for Tropical Storm Barry, a slow-moving storm in the Northern Gulf of Mexico. Current forecasts predict the storm's landfall to occur along the Louisiana coast on Saturday, July 13, 2019. The storm is expected to result in high winds, heavy rains, and storm surge to the north-central Gulf Coast. According to NOAA, the slow-moving nature of the storm will result in a long-duration heavy rainfall threat along the central Gulf Coast and inland through the lower Mississippi Valley. Tropical Storm Barry is expected to arrive during a period of unusually heavy flooding on the Mississippi River. There are concerns Mississippi River flooding and storm surge may converge to create exceptional flooding conditions.

At the time of this writing, the President has issued an emergency declaration for Louisiana in anticipation for Tropical Storm Barry. Emergency declarations for other states may be forthcoming. As authorized under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (P.L. 93-288, as amended; 42 U.S.C. §§5121 et seq.), the President may issue an emergency declaration in anticipation of an incident to support state and local efforts to save lives, protect property, and lessen or avert the incident from becoming a major disaster. If Tropical Storm Barry makes landfall, and the storm warrants further federal assistance, the President may issue a major disaster declaration. This allows for a broad range of federal assistance programs to be made available to state and local governments, private nonprofit organizations, and individuals through the Federal Emergency Management Agency (FEMA) and other federal agencies.

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Types of FEMA Assistance Provided for Major Disasters

FEMA provides three major categories of assistance for major disasters:

- Public Assistance (PA) provides grants to tribal, state, and local governments, and certain
 private nonprofit organizations, for emergency protective measures, debris removal
 operations, and repair or replacement of damaged public infrastructure.
- *Individual Assistance* (IA) provides aid to affected individuals and households, and can take the form of housing assistance, other needs assistance, crisis counseling, case management services, legal services, and disaster unemployment assistance.
- *Hazard Mitigation Assistance* (HMA) funds mitigation and resiliency projects and programs, typically across the entire state.

The forms of assistance authorized by a major disaster declaration may vary by the designated areas, per the declaration (subject to amendment). The President can also amend major disaster declarations to decrease the state cost-share requirements for some PA grants.

National Flood Insurance Program

The National Flood Insurance Program (NFIP) is the primary source of flood insurance coverage for residential properties. Homeowners and tenants with NFIP flood insurance can make flood damage claims using the normal NFIP claims process. FEMA may institute a claims process specific to a particular flood event at a later date; for example, FEMA extended the proof of loss deadline for Hurricane Florence (2018) from 60 days to 1 year.

As of March 2019, the NFIP had \$5.551 billion available (\$4.622 billion in the National Flood Insurance Fund and \$929 million in the reserve fund), as well as \$9.9 billion of borrowing authority from the Treasury and up to \$1.62 billion of reinsurance for a single flood event with losses over \$4 billion.

Additional Hurricane and Flooding Resources

- Forecast Information:
 - National Hurricane Center—Atlantic
- Citizens:
 - Ready.gov Hurricanes
 - Ready.gov Floods
 - Red Cross Hurricane Safety
 - Cruz Roja Americana Huracanes (Red Cross—Español)
 - Red Cross Flood Safety
 - National Weather Service Hurricane Safety Tips and Resources
 - National Weather Service Flood Safety Tips and Resources
- State Resources:
 - State of Alabama Emergency Management Agency
 - State of Florida Division of Emergency Management
 - State of Georgia Emergency Management & Homeland Security Agency

- State of Louisiana Governor's Office of Homeland Security and Emergency Preparedness
- State of Mississippi Emergency Management Agency
- State of Texas Division of Emergency Management
- FEMA Programs and Resources:
 - Public Assistance Fact Sheet
 - Individual Assistance Fact Sheet
 - Hazard Mitigation Grant Program Overview
 - National Flood Insurance Program Overview
 - Incident Management Assistance Teams
 - FEMA Mobile App
 - FEMA Blog

CRS Resources

Hurricane and Flooding Incident Resources

- CRS Report R40882, Flooding Events: CRS Experts
- CRS In Focus IF10719, Forecasting Hurricanes: Role of the National Hurricane Center
- CRS Recorded Event WRE00284, Disaster Assistance Overview in Advance of the 2019 Hurricane Season
- CRS Insight IN11050, Selected Issues for National Flood Insurance Program (NFIP) Reauthorization and Reform: Homeland Security Issues in the 116th Congress
- CRS Insight IN11049, A Brief Introduction to the National Flood Insurance Program: Homeland Security Issues in the 116th Congress
- CRS Report R44593, Introduction to the National Flood Insurance Program (NFIP)
- CRS In Focus IF10565, Federal Disaster Assistance for Agriculture
- CRS Report R45017, Flood Resilience and Risk Reduction: Federal Assistance and Programs
- CRS In Focus IF10606, Dam Safety: Federal Programs and Authorities
- CRS In Focus IF10788, Levee Safety and Risk: Status and Considerations

Federal Disaster Assistance – Process and Programs

- CRS Report R41981, Congressional Primer on Responding to Major Disasters and Emergencies
- CRS Report R43784, FEMA's Disaster Declaration Process: A Primer
- CRS Report R44977, Preliminary Damage Assessments for Major Disasters: Overview, Analysis, and Policy Observations
- CRS Report RL31734, Federal Disaster Assistance Response and Recovery Programs: Brief Summaries
- CRS Report R45085, FEMA Individual Assistance Programs: In Brief

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- CRS Report R44412, SBA Disaster Loan Program: Frequently Asked Questions
- CRS Report R45238, FEMA and SBA Disaster Assistance for Individuals and Households: Application Process, Determinations, and Appeals

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